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Case 07-10779 Doc 1 (Official Form 1) (04/07)	Filed 06/15/07 Document			5 Desc Main
	tes Bankruptcy Co a District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle Sheehan, Concetta M.	e):	Name of Joint Debt	or (Spouse) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Concetta M Alcala			ed by the Joint Debtor in aiden, and trade names):	•
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): 7659	er Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete F	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & 7	Zip Code):	Street Address of Jo	oint Debtor (No. & Stree	t, City, State & Zip Code):
Crestwood, IL	ZIPCODE 60445			ZIPCODE
County of Residence or of the Principal Place of Busin	ess:	County of Residence	e or of the Principal Plac	ee of Business:
Mailing Address of Debtor (if different from street add	lress)	Mailing Address of	Joint Debtor (if differen	t from street address):
[:	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if dif	ferent from street address abo	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to i attach signed application for the court's consideratic is unable to pay fee except in installments. Rule 100 3A.	ndividuals only). Must on certifying that the debtor 6(b). See Official Form	Entity pplicable.) organization under tates Code (the Check one box: Debtor is a small Debtor is not a si Check if: Debtor's aggrega affiliates are less	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily debts, defined in 11 § 101(8) as "incurr individual primarily personal, family, or hold purpose." Chapter 11 D business debtor as definall business debtor as defined in 12 the noncontingent liquidation \$2,190,000.	I U.S.C. business debts. ed by an y for a house-
☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration Statistical/Administrative Information ☐ Debtor estimates that funds will be available for dis				
49 99 199 999 5,000 □ Estimated Assets S \$0 to S \$10,000 to S \$1	10,000 to \$1 million \$100 milli	00 100,000 10		

\$0 to \$50,000

Estimated Liabilities

\$50,000 to \$100,000

\$100,000 to \$1 million

\$1 million \$100 million More than \$100 million

of the petition.

Entered 06/15/07 15:10:25 Page 3 of 38

Desc Main FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Sheehan, Concetta M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Concetta M. Sheehan

Signature of Debtor

Concetta M. Sheehan

Х

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Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 15, 2007

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Daniel J. Rice

Signature of Attorney for Debtor(s)

Daniel J. Rice 2326132

Printed Name of Attorney for Debtor(s)

Daniel J. Rice

Firm Name

1001 Harlem Ave.

Address

Forest Park, IL 60130

(708) 366-8700

Telephone Number

June 15, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-10779 Doc 1 Official Form 1, Exhibit D (10/06)

Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 4 of 38 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No
Sheehan, Concetta M.		Chapter 7
·	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every inaividual debior must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Concetta M.	Sheehan
•		

Date: June 15, 2007

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Nair Document Page 5 of 38

Certificate Number: 01267-ILN-CC-001824568

CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2007	, a	t <u>4:57</u>	o'clock <u>PM CDT</u> ,		
Concetta Marie Sheehan		receive	d from		
Money Management International, Inc.			,		
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the		
Northern District of Illinois	, a:	n individual [or group] briefing that complied		
with the provisions of 11 U.S.C. §§ 109(h) and 111.					
A debt repayment plan was not prepared . If a debt repayment plan was prepared, a copy of					
the debt repayment plan is attached to this certificate.					
This counseling session was conducted in person.					
			1 10		
Date: May 2, 2007	Ву	/s/Pearl McCl	Mand Tear We Clash		
	Name	Pearl McClell	and		
	Title	Counselor			

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 07-10779 Doc 1

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Official Form 6 - Summary (10/06)

Document Page 6 of 38 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Sheehan, Concetta M.	Chapter 7
Debtor(s)	* -

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 1,625.05		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 164,626.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 894.83
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 902.50
	TOTAL	15	\$ 1,625.05	\$ 164,626.50	

Case 07-10779 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 06/15/07

Entered 06/15/07 15:10:25 Desc Main

Document Page 7 of 38 United States Bankrupcty Court

Northern District of Illinois

IN RE:	Case No
Sheehan, Concetta M.	Chapter 7
Debtor(s)	• •

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 894.83
Average Expenses (from Schedule J, Line 18)	\$ 902.50
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 1,092.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 164,626.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 164,626.50

Case 07-10779 Doc 1

IN RE:

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Filed 06/15/07

Signature of Attorney

Name of Law Firm

Case No.

Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 8 of 38 United States Bankruptcy Court Northern District of Illinois

Sł	eehan, Concetta M. Chapter 7
_	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Dother (specify):
3.	The source of compensation to be paid to me is: Debtor Dother (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Citation to Discover Assets Bankruptcy Filing Fee
- 1	CERTIFICATION certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.
	June 15, 2007 /s/ Daniel J. Rice

Daniel J. Rice

Date

Official Form 22A (Chapter 7) (04/07)

Filed 06/15/07 Document

Entered 06/15/07 15:10:25 Page 9 of 38

Desc Main

Case 07-10779

In re: Sheehai	n, Concetta M.
	Debtor(s)
Case Number:	
	(If known)

Doc 1

According to the calculations required by this statement:

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		Part I. EXC	LUSION F	OR DIS	ABLED VET	ERANS			
4	Decla	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled verification and the second primarily during a period in which I was on active duty (as defined was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).									
		Part II. CALCULATION O	F MONTHI	LY INCO	ME FOR § 7	707(b)(7)	EXCLUSIO	N	
	Marita	al/filing status. Check the box that applie	es and complete	the balance	of this part of this	statement as	directed.		
	a. 🗌	Unmarried. Complete only Column A ("Debtor's Incon	ne") for Line	s 3-11.				
	b. 🗌	Married, not filing jointly, with declaration spouse and I are legally separated under of evading the requirements of § 707(b) 3-11.	er applicable non	-bankruptcy	aw or my spouse	and I are living	g apart other than f	for the purpose	
2		Married, not filing jointly, without the dec ("Debtor's Income") and Column B (S	Spouse's Incom	e) for Lines	3-11.				
		Married, filing jointly. Complete both Co	•			•	·		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing.					Column A	Column B Spouse's		
	If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Debtor's Income	Income	
3	Gross	s wages, salary, tips, bonuses, overtim	ne, commission	s.			\$ 1,092.00	\$	
	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered Line b as a deduction in Part V.								
4	a.	Gross receipts		\$					
	b.	Ordinary and necessary business expe	nses	\$					
	C.	Business income		Subtract Li	ne b from Line a		\$	\$	
	appro	and other real property income. Subtra priate column(s) of Line 5. Do not enter a ating expenses entered on Line b as a	a number less tha	an zero. Do ı					
5	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating expe	enses	\$					
	c.	Rent and other real property income		Subtract Li	ne b from Line a		\$	\$	
6	Intere	est, dividends, and royalties.					\$	\$	
7	Pens	ion and retirement income.					\$	\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.						\$	\$	
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the					ınder the			
		employment compensation claimed to a benefit under the Social Security Act	Debtor \$		Spouse \$]	\$	\$	

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Official	Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/1 Document Page 10 of 38		25 Desc M	lain
10	Income from all other sources. If necessary, list additional sources on a separate page. include any benefits received under the Social Security Act or payments received as a vic crime, crime against humanity, or as a victim of international or domestic terrorism. Specificamount.	ictim of a war		
10	a. \$			
	b. \$			
	Total and enter on Line 10		\$	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 1,092.00	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, amount from Line 11, Column A.		\$	1,092.00
	Part III. APPLICATION OF § 707(B)(7) EX	KCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from L enter the result.	Line 12 by the numb		\$ 13,104.00
14	Applicable median family income. Enter the median family income for the applicab (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the b		hold size.	
	a. Enter debtor's state of residence: Illinois b. Enter debtor's	's household size: _	2	\$ 54,599.00
	Application of Section707(b)(7). Check the applicable box and proceed as directed	<u></u> d.		
15	The amount on Line 13 is less than or equal to the amount on Line 14 at the top of page 1 of this statement, and complete Part VIII; do not complete Parts I'		r "The presumptio	n does not arise"
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the	the remaining parts	of this statement.	
	Complete Parts IV, V, VI, and VII of this statement only if re	equired. (See Li	ne 15.)	
	Part IV. CALCULATION OF CURRENT MONTHLY INC	COME FOR §	707(b)(2)	
16	Enter the amount from Line 12.			\$
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income that was NOT paid on a regular basis for the household expenses of the debtor or the debtor check box at Line 2.c, enter zero.		If you did not	\$

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	Enter the amount from Line 12.	\$					
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$					
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$					

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
		Subpart A: Deductions under Standards of	the Internal Revenue Se	ervice (IRS)		
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income le (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).					
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.					
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$]		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$			
	c.	Net mortgage/rental expense	Subtract Line b from Line a]	\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 11 of 38

Official Form 22A (Chapter 7) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
	□ 0	☐ 1 ☐ 2 or more.				
	numb	the amount from IRS Transportation Standards, Operating Costs & Puber of vehicles in the applicable Metropolitan Statistical Area or Census Fusdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$	
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	<u> </u>	2 or more.				
23	www. for ar	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line by debts secured by Vehicle 1, as stated in Line 42; subtract Line b from nter an amount less than zero.	the total of the Average Monthly	Payments		
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
2-7	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.					
		er Necessary Expenses: life insurance. Enter average monthly p	. ,	or term life	\$	
27	insura	ance for yourself. Do not include premiums for insurance on your de of insurance.	, , , ,		\$	
28	pay p	er Necessary Expenses: court-ordered payments. Enter the to ursuant to court order, such as spousal or child support payments. Do nations included in Line 44.			\$	
29	child educa	er Necessary Expenses: education for employment or for a I. Enter the total monthly amount that you actually expend for education ation that is required for a physically or mentally challenged dependent our services is available.	that is a condition of employme	nt and for	\$	
30		er Necessary Expenses: childcare. Enter the average monthly among the state of the		n childcare	\$	
31	care	er Necessary Expenses: health care. Enter the average monthly a expenses that are not reimbursed by insurance or paid by a health savinh insurance or health savings accounts listed in Line 34.			\$	
32	pay fo waitir	er Necessary Expenses: telecommunication services. Enter to refere telecommunication services other than your basic home telephone seing, caller id, special long distance, or internet service — to the extent needependents. Do not include any amount previously deducted.	rvice — such as cell phones, pa	igers, call	\$	
33	Tota	I Expenses Allowed under IRS Standards. Enter the total of Lin	nes 19 through 32.		\$	

claims), divided by 60.

Official Form 22A (Chapter 7) (04/07) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance \$ 34 Disability Insurance \$ \$ Health Savings Account C. Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent 38 children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five 39 percent of those combined allowances. (This information is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ 41 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 \$ \$ b. \$ C. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony 44

56

Official	I OIIII	22A (Chapter 1) (0-4/01) - Cont.					
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						
	a.	Projected average monthly Chapter 13 plan payment.	\$]			
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X				
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b]	\$		
46	Tota	I Deductions for Debt Payment. Enter the total of Lines 42 through	gh 45.		\$		
		Subpart D: Total Deductions Allov	wed under § 707(b)(2)				
47	Tota	I of all deductions allowed under § 707(b)(2). Enter the total of	of Lines 33, 41, and 46.		\$		

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.				
	Initial presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (55).	Lines 53 though			
53	Enter the amount of your total non-priority unsecured debt.	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.	-			
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not a page 1 of this statement, and complete the verification in Part VIII.	rise" at the top of			
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presult the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	mption arises" at			

Total: Add Lines a, b and c

	Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
57	Date: June 15, 2007	Signature: /s/ Concetta M. Sheehan (Debtor)					
	Date:	Signature: (Joint Debtor, if any)					

Case 07-10779	Doc 1	Filed 06/15/07	Entered 06/15/07 15:10:25	
		Document	Page 14 of 38	

IN RE Sheehan, Concetta M.

Page 14 01 38

Case No.

Desc Main

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	TOT		0.00	

(Report also on Summary of Schedules)

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Case 07-10779 Doc 1

Filed 06/15/07 Document

Entered 06/15/07 15:10:25 Desc Main Page 15 of 38

IN RE Sheehan, Concetta M.

_ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.	Х	Cash		50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Bedroom furnishings and couch, television and VCR		150.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CDs		25.00
6.	Wearing apparel.		Clothing and shoes		40.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		State Farm Term Life Insurance		360.05
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

_ Case No. __

ment Page 16 of 38

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			2.11.11
	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Sheehan v. Synder - court case #2005 L 001613		unknown
	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
	Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Saturn SW2		1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	CAL	1,625.05

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Case 07-10779 Official Form 6C (04/07) IN RE Sheehan, Concetta M.

Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document

Page 17 of 38

_ Case No. __

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875
Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SCHEDULE B - PERSONAL PROPERTY Cash 735 ILCS 5 §12-1001(b) 50.00 Bedroom furnishings and couch, television and VCR U.S.C. 42 § 1717 150.00 CDs 735 ILCS 5 §12-1001(a) 25.00 Clothing and shoes 735 ILCS 5 §12-1001(a) 40.00 State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05	ENT VALUE PROPERTY T DEDUCTING EMPTIONS	OF PR	VALUE OF CLAIMED EXEMPTION	FY LAW PROVIDING EACH EXEMPTION		DESCRIPTION OF PROPERTY	
Bedroom furnishings and couch, television and VCR U.S.C. 42 § 1717 150.00 CDs 735 ILCS 5 §12-1001(a) 25.00 Clothing and shoes 735 ILCS 5 §12-1001(a) 40.00 State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05						E B - PERSONAL PROPERTY	SCHEDUL
and VCR 735 ILCS 5 §12-1001(a) 25.00 CDs 735 ILCS 5 §12-1001(a) 40.00 Clothing and shoes 735 ILCS 5 §12-1001(a) 40.00 State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05	50.0		50.00	§12-1001(b)	73		Cash
Clothing and shoes 735 ILCS 5 §12-1001(a) 40.00 State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05	150.0		150.00	1717	on U.S	furnishings and couch, television	Bedroom and VCR
Clothing and shoes 735 ILCS 5 §12-1001(a) 40.00 State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05	25.0		25.00	§12-1001(a)	73		CDs
State Farm Term Life Insurance 735 ILCS 5 §12-1001(h)(3) 360.05	40.0					and shoes	Clothing a
	360.0						
	1,000.0						

Official Form Gase 07-10779 Doc 1

Filed 06/15/07 Document Entered 06/15/07 15:10:25 Page 18 of 38

Desc Main

IN RE Sheehan, Concetta M.

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
				-				
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ACCOUNT NO.								
			VALUE \$	1				
ACCOUNT NO.			***************************************	T				
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O continuation should be 1.1				Sub			¢	¢
0 continuation sheets attached			(Total of th				\$	\$
		(U	se only on last page of the completed Schedule D. Report	als	Γota o o	n		
			the Summary of Schedules, and if applicable, on the S	tatis	stica	al	¢	ф
			Summary of Certain Liabilities and Relate	uυ	ata	.)	Ф	\$

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Filed 06/15/07 Entered 06/15/07 15:10:25 Page 19 of 38

Case No.

Desc Main

IN RE Sheehan, Concetta M.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. 0 continuation sheets attached

Official Form & ASE 07-10779	Doc :

Filed 06/15/07 Document

Entered 06/15/07 15:10:25 Desc Main Page 20 of 38

IN RE Sheehan, Concetta M.

Case No.

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 5/25/2003 ambulance from hospital to home Advance Ambulance/West Medical Services Ogden Ave.- #600 Napervile, IL 60563 301.00 ACCOUNT NO. 014926465-01 2005 -Telephone bill Afni 404 Brock Dr. P.O. Box 3517 Bloomington, IL 61702-3517 323.20 May 25, 2003 medical ACCOUNT NO. 37-4940896 Cardiothoracic & Vascular Surgical Assoc P. O. Box 66973-SLOT 30249 Chicago, IL 60666 195.00 May, 2003 medical bill ACCOUNT NO. CVC 165947 Cardiovascular Consultants C/O Physicians Billing Service 2800 W. 95th St. Evergreen Park, IL 60805 36.00 Subtotal 855.20 **3** continuation sheets attached (Total of this page)

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Page 21 of 38

Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main

IN RE Sheehan, Concetta M.

2004....

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 247093			7/22/2002 Medical service	Н		\forall	
CCSI P.O. Box 10428 Merrillville, IN 46411-0428	-						429.00
ACCOUNT NO. 0000656CCP			March, 2005 through May, 2005 medical bills				128.00
Consultants In Clinical Pathology LTD 37416 Eagle Way Chicago, IL 60678			march, 2000 through may, 2000 medicar shirts				314.00
ACCOUNT NO. 219637			2001 orthopedic medical bill			H	314.00
Dr. Schiappa At Oak Forest Hospital 15900 S. Cicero Oak Forest, IL 60452	-						2,500.00
ACCOUNT NO. 52695 and 41352			January 2005 through May, 2005 medical bills				2,300.00
Evergreen Anesthesia And Pain Management 185 Penny Ave. East Dundee, IL 60118	-						
A GROUNT NO. VOO. OOFO			May, 2003 - Emergency room medical bills				4,425.00
ACCOUNT NO. V991-2959 Evergreen Emergency Services P O Box 428080 Evergreen Park, IL 60805			May, 2003 - Emergency room medical bills				404.00
ACCOUNT NO. 0000012419			Walker and health equipment for home care			\dashv	401.00
LCM Home Health Equipment Center 5610 W. 95th St. Oak Lawn, IL 60453			medical bill				
			Marsh 2005 through Mars 2005 have beauth and				84.00
ACCOUNT NO. H164119 LCMH Home Based Services 9800 Southwest Hwy. Oak Lawn, IL 60453			March, 2005 through May, 2005 home health care medical bill				4 400 00
Sheet no. 1 of 3 continuation sheets attached to				Sub	tots		4,420.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T also atis	age Fota o o tica	e) al n al	\$ 12,272.00 \$

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Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main

_ Case No. _

IN RE Sheehan, Concetta M.

Page 22 of 38

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. V00012986378			5/20/2003 through approximately 4/2006 hospital			H	
Malcolm S. Gerald And Associates (Little Co. Of Mary Hosp.) 332 S. Michigan Ave. #600 Chicago, IL 60604			bills				91,026.00
ACCOUNT NO. 5398-4200-0077-1906			2004 Revolving-Citi Bank				•
McKelvey Law Offices (Citibank) 2780 Main St. Buffalo, NY 14214							8,606.00
ACCOUNT NO. 7303333			7/22/2002 Hospital emergency room service				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Mutual Hospital Services P.O. Box 663519 Indianapolis, IN 46266-3519							206.00
ACCOUNT NO. 4862-3623-6577-4531			2004 Revolving - Capital One Bank			H	200.00
NCO Financial Systems, Inc. P. O. Box 15894 Wilmington, DE 19850							
							877.89
ACCOUNT NO. 5188-7503-5108-8516 Oak Forest Hospital 15900 S. Cicero Ave. Oak Forest, IL 60452			6/11 - 6/13/2000; 4/5 and 4/6/2002 and 3/13 to 3/15/07 medical				4 500 00
ACCOUNT NO. Inv. #032782-0			5/25/2003 ambulance transport to hospital	H		\dashv	4,500.00
Oak Lawn Fire Dept. 6451 W. 93rd Place Oak Lawn, IL 60453			5/25/2505 unibulance transport to nospital				
			4/2005 through 42/2005 physical thoropy for him				157.50
ACCOUNT NO. 99-1-11 and SHEENANC Pro-Rehab Services 6400 College Dr. Palos Heights, IL 60463			4/2005 through 12/2005 physical therapy for hip replacement				
Sheet no. 2 of 3 continuation sheets attached to	_			Sub	tots		9,800.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T alse tatis	age Fota o o tica	e) al n al	\$ 115,173.39 \$

Document

Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Page 23 of 38

IN RE Sheehan, Concetta M.

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 72 5121070109610234			2004 - LVNV Funding - Revolving - could not work	H			
Protocol Recovery Service 509 Mercer Ave. Panama City, FL 32401							16 522 20
ACCOUNT NO. Ticket #003052606			5/24/2003 Wheelchair transport by medicar	Н		+	16,523.39
Quality Wheelchair Transport P O Box 713 Tinley Park, IL 60477			0/24/2000 Wilcolonali transport by modical				65.00
ACCOUNT NO. 9574 and LC 7845464			May 2003 to April 2006 medical x-rays				03.00
Radiology Imaging Specialists P O Box 70 Hinsdale, IL 60522							1,215.00
ACCOUNT NO. 4417-1259-2653-5620			Revolving 2003 and 2004 in Circuit Court of Cook				1,213.00
Resurgence Financial LLC Legal Dept. 4100 Commercial Ave. Northbrook, IL 60062			County, IL., Municipal Dept., 1st Dist., #06M1-147915				3,601.52
ACCOUNT NO. SHEEHA0000			March 2005 through May, 2005 hospital medical			1	0,001.02
Richard J. Kaplow (Evergreen Care Center Acct) 808 Rockefeller Bldg-614 Superior Ave NW Cleveland, OH 44113			bills and collection fees				2,494.00
ACCOUNT NO. ER730333			2002 Medical bill			ı	,
Saint Margaret Mercy Medical Assoc. P.O. Box 1000 Dyer, IN 46311							206.00
ACCOUNT NO. 254	H		May 2003 through March, 2006	H		\dashv	200.00
Southwest Orthopedics 2850 W. 95th St #11 Evergreen Park, IL 60805							40 004 00
Sheet no. 3 of 3 continuation sheets attached to				Sub	tota		12,221.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T also atis	age Tota o o tica	e) 5 ul n ul	36,325.91 164,626.50

Case 07-10779	Doc 1	Filed 06/15/07	Entered 06/15/07 15:10:25	Desc Main
		Document	Page 24 of 38	

IN RE Sheehan, Concetta M.

ocument Page 24 of 38

Case No.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 07-10779	Doc 1	Filed 06/15/07	Entered 06/15/07 15:10:25	Desc Main
		Document	Page 25 of 38	

IN RE Sheehan, Concetta M.

Case No.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Filed 06/15/07 Document

Entered 06/15/07 15:10:25 Desc Main Page 26 of 38

Case No.

IN RE Sheehan, Concetta M.

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Separated RELATIONSHIP(S):				AGE(S)):		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Deli Server	G	Seorge J. Mord	n			
Name of Employer	Sentry Foods	of Midlothian, Inc.	Inknown				
How long employed	May, 2006						
Address of Employer	4640 W. 147t						
	Midlothian, IL	60445					
INCOME: (Estima	ate of average or	r projected monthly income at time case filed	l)		DEBTOR		SPOUSE
1. Current monthly	gross wages, sa	lary, and commissions (prorate if not paid m	onthly)	\$	1,061.67	\$	
2. Estimated month			• *	\$		\$	
3. SUBTOTAL				\$	1,061.67	\$	0.00
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	166.83	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify))			. \$		\$	
				\$_		<u>\$</u>	
5. SUBTOTAL O				\$	166.83		0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	894.84	<u>\$</u>	0.00
7. Regular income	from operation of	of business or profession or farm (attach deta	iled statement)	\$		\$	
8. Income from rea				\$		\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the de	btor's use or	Φ.		A	
that of dependents		mant assistance		\$		\$	
11. Social Security	-	ment assistance		¢		•	
(Specify)				\$ —		\$ ——	
12. Pension or retir	ement income			\$		\$	
13. Other monthly	income						
(Specify)				\$		\$	
				. \$		\$	
				. \$		\$	
14. SUBTOTAL C	OF LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 1	4)	\$	894.84	\$	0.00
16 COMPINED	AVEDACE MO	ONTHLY INCOME: (Combine column tota	de from line 15.	_			
		otal reported on line 15)	113 110111 1111E 13,		\$	894.	.84
5110				1	7		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Filed 06/15/07 Document Entered 06/15/07 15:10:25 Page 27 of 38

Case No.

Desc Main

IN RE Sheehan, Concetta M.

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

Theck this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$	450.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	35.00
b. Water and sewer	\$	
c. Telephone	\$	25.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	250.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	60.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	<u>\$</u>	10.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	
b. Life	\$ ——	52.50
c. Health	Ψ	02.00
d. Auto	φ	
	Ψ	
e. Other	—	
10 T (1.1 1	— » —	
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	Φ.	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	902.50

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

OF STREET OF MOTORINE TO THE ENGINE	
a. Average monthly income from Line 15 of Schedule I	\$ 894.83
b. Average monthly expenses from Line 18 above	\$ 902.50
c. Monthly net income (a. minus b.)	\$ -7.67

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Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Page 28 of 38

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IN RE Sheehan, Concetta M.

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__ Case No. __

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	R(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any payments r	nade biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate	
	Ф	SPOUSE
1. Rent or home mortgage payment (include lot rented for mobile home)a. Are real estate taxes included? Yes No _√_	\$	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	
d. Other All Spouse Expenses Unknown	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food 5. Clothing		
6. Laundry and dry cleaning		
7. Medical and dental expenses		
8. Transportation (not including car payments)		
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	Φ.	
d. Auto e. Other	\$	
e. Other	—	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	
(Specify)	\$	
		
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
14.42	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	of this docum	ent:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$	0.00 0.00
o. 11. crago monding expenses from time to accove	Ψ	3.00

c. Monthly net income (a. minus b.)

Doc 1 Filed 06/15/07 Document

Entered 06/15/07 15:10:25 Desc Main Page 29 of 38

Case No. _

IN RE Sheehan, Concetta M.

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______17 sheets (total shown on

Date: June 15, 2007	Signature: /s/ Concetta M. Sheehan	
	Concetta M. Sheehan	Debt
Date:	Signature:	(Joint Debtor, if an
		[If joint case, both spouses must sign.
DECLARATION AND	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION	PREPARER (See 11 U.S.C. § 110)
compensation and have provided than 342 (b); and, (3) if rules or gu	that: (1) I am a bankruptcy petition preparer as defined in 11 U.S. de debtor with a copy of this document and the notices and information delines have been promulgated pursuant to 11 U.S.C. § 110(h) setting given the debtor notice of the maximum amount before preparing and by that section.	on required under 11 U.S.C. §§ 110(b), 110(h) ing a maximum fee for services chargeable b
Printed or Typed Name and Title, if any	, of Bankruptcy Petition Preparer Se	ocial Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition prepare responsible person, or partner who	r is not an individual, state the name, title (if any), address, and so o signs the document.	ocial security number of the officer, principa
Address		
Signature of Bankruptcy Petition Prepar	er D	rate
Names and Social Security number is not an individual:	s of all other individuals who prepared or assisted in preparing this doc	cument, unless the bankruptcy petition prepare
If more than one person prepared t	his document, attach additional signed sheets conforming to the appr	opriate Official Form for each person.
A bankruptcy petition preparer's foi imprisonment or both. 11 U.S.C. §	tilure to comply with the provision of title 11 and the Federal Rules of 110; 18 U.S.C. § 156.	of Bankruptcy Procedure may result in fines o
DECLARATION U	NDER PENALTY OF PERJURY ON BEHALF OF CORPOR	RATION OR PARTNERSHIP
	(the president or other officer or a	an authorized agent of the corporation or
	med as debtor in this case, declare under penalty of perjury that sheets (total shown on summary page plus 1), and that the	
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. Case 07-10779 Official Form 7 (04/07)

Doc 1 Filed 06/15/07 Document Page 30 of 38

Entered 06/15/07 15:10:25 Desc Main

United States Bankruptcy Cour
Northern District of Illinois

IN RE:	Case No
Sheehan, Concetta M.	Chapter 7
Debtor(s)	*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

5,500.00 2007 gross income to date \$5,500.00; 2006 gross \$8,533.00; 2005 gross \$447.00

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

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Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR No payments made to Creditors No payments made.

DATES OF PAYMENTS

AMOUNT **AMOUNT** PAID STILL OWING 0.00 0.00

	Doo	cument Pa	age 31 of 38	
None	b. Debtor whose debts are not primarily consumer depreceding the commencement of the case if the aggrega (Married debtors filing under chapter 12 or chapter 13 petition is filed, unless the spouses are separated and	ate value of all prop 3 must include pay	perty that constitutes or is affected ments and other transfers by either	by such transfer is not less than \$5,475.
None	c. All debtors: List all payments made within one yes who are or were insiders. (Married debtors filing unde a joint petition is filed, unless the spouses are separate	er chapter 12 or cha	apter 13 must include payments b	
I. Su	ts and administrative proceedings, executions, garn	nishments and atta	nchments	
None	a. List all suits and administrative proceedings to who bankruptcy case. (Married debtors filing under chapter not a joint petition is filed, unless the spouses are sep	er 12 or chapter 13	must include information concer	
AND Resu Cond	CION OF SUIT CASE NUMBER Irgence Financial v. Citation to Disconsista M. Sheehan 11-147915		COURT OR AGENCY AND LOCATION Cook County Municipal De First District	STATUS OR DISPOSITION ept Still in suit
None	b. Describe all property that has been attached, garnis the commencement of this case. (Married debtors fili or both spouses whether or not a joint petition is filed	ing under chapter 1	2 or chapter 13 must include inf	ormation concerning property of either
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a credite the seller, within one year immediately preceding the include information concerning property of either or joint petition is not filed.)	e commencement o	of this case. (Married debtors filing	ng under chapter 12 or chapter 13 must
5. As	signments and receiverships			
None	a. Describe any assignment of property for the benefit (Married debtors filing under chapter 12 or chapter 13 unless the spouses are separated and joint petition is	must include any as		
None	b. List all property which has been in the hands of a commencement of this case. (Married debtors filing ur spouses whether or not a joint petition is filed, unless	nder chapter 12 or c	hapter 13 must include information	on concerning property of either or both
7. Gi	its			
None	List all gifts or charitable contributions made within egifts to family members aggregating less than \$200 in per recipient. (Married debtors filing under chapter 12 a joint petition is filed, unless the spouses are separate	value per individua 2 or chapter 13 mus	al family member and charitable c st include gifts or contributions b	ontributions aggregating less than \$100
3. Lo	sses			
None	List all losses from fire, theft, other casualty or gamb commencement of this case . (Married debtors filing a joint petition is filed, unless the spouses are separate	under chapter 12 o	r chapter 13 must include losses b	
). Pa	yments related to debt counseling or bankruptcy			
None	List all payments made or property transferred by or o consolidation, relief under bankruptcy law or preparatof this case.			
Dani	E AND ADDRESS OF PAYEE el J. Rice Harlem Ave.		MENT, NAME OF AMOU ER THAN DEBTOR	JNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,550.00

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main

Forest Park, IL 60130

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Payment to attorney for bankruptcy case, consultation.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate \checkmark the governmental unit to which the notice was sent and the date of the notice.

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Page 33 of 38 Document

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 15, 2007	Signature /s/ Concetta M. Sheehan	
	of Debtor	Concetta M. Sheehan
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 07-10779 Doc 1

Filed 06/15/07

Entered 06/15/07 15:10:25 Desc Main

Document Page 34 of 38 United States Bankruptcy Court

Northern District of Illinois

IN RE: Sheehan, Concetta M.			Case No			
	CHAPTER 7 IND	IVIDUAL DEBTOR'S STATEMENT O	F INTEN	TION		
I have filed a s	schedule of executory contracts a	which includes debts secured by property of the estat nd unexpired leases which includes personal propert property of the estate which secures those debts or is	y subject to a		ed lease.	
Description of Secured Pro		Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
See Continuati		Advance Ambulance/West Medical Service Afni CCSI Cardiothoracic & Vascular Surgical Assoc Cardiovascular Consultants Consultants In Clinical Pathology LTD Dr. Schiappa At Oak Forest Hospital Evergreen Anesthesia And Pain Managem Evergreen Emergency Services LCM Home Health Equipment Center LCMH Home Based Services Malcolm S. Gerald And Associates				
06/15/2007 Date	/s/ Concetta M. Sheehan Concetta M. Sheehan	Debtor		Joi	nt Debtor (i	f applicable)
I declare under p compensation and and 342 (b); and, bankruptcy petition	penalty of perjury that: (1) I am I have provided the debtor with a (3) if rules or guidelines have b	a bankruptcy petition preparer as defined in 11 U copy of this document and the notices and informati een promulgated pursuant to 11 U.S.C. § 110(h) set of tor notice of the maximum amount before preparing and n.	.S.C. § 110; on required u	(2) I prepunder 11 Unum fee fo	pared this d I.S.C. §§ 11 r services c	ocument for 0(b), 110(h), hargeable by
If the bankruptcy	nme and Title, if any, of Bankruptcy F petition preparer is not an indi on, or partner who signs the docu	ividual, state the name, title (if any), address, and s	Social Security ocial securit	_	-	
Address						
Signature of Bankru	ptcy Petition Preparer		Date			

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 35 of 38

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	
	McKelvey Law Offices		✓		
	Mutual Hospital Services		✓		
	NCO Financial Systems, Inc.		✓		
	Oak Forest Hospital		√		
	Oak Lawn Fire Dept.		✓		
	Pro-Rehab Services		✓		
	Protocol Recovery Service		✓		
	Quality Wheelchair Transport		✓		
	Radiology Imaging Specialists		✓		
	Resurgence Financial LLC		✓		
	Richard J. Kaplow		· /		
	Saint Margaret Mercy Medical Assoc.		· /		
	Southwest Orthopedics		√		
					Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Property	Lessor's Name				362(h)(1)(A)

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 36 of 38 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Sheehan, Concetta M.		Chapter 7
	Debtor(s)	· -
	VERIFICATION OF CRE	DITOR MATRIX
		Number of Creditors25
The above-named Debtor(s)	hereby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: June 15, 2007	/s/ Concetta M. Sheehan	
	Debtor	

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main

Sheehan, Concetta M. 14011 James Dr. #605 Crestwood, IL 60445

Page 37 of 38 Document 1 **Evergreen Emergency Services** Acct# V991-2959 PO Box 428080 Evergreen Park, IL 60805

Protocol Recovery Service Acct# 72 5121070109610234 509 Mercer Ave. Panama City, FL 32401

Daniel J. Rice 1001 Harlem Ave. Forest Park, IL 60130 **LCM Home Health Equipment Center** Acct# 0000012419 5610 W. 95th St. Oak Lawn, IL 60453

Quality Wheelchair Transport Acct# Ticket #003052606 P O Box 713 Tinley Park, IL 60477

Oaden Ave.- #600 Napervile, IL 60563

Chicago, IL 60666

Advance Ambulance/West Medical Services LCMH Home Based Services Acct# H164119 9800 Southwest Hwv. Oak Lawn. IL 60453

Radiology Imaging Specialists Acct# 9574 and LC 7845464 P O Box 70 Hinsdale, IL 60522

Afni Acct# 014926465-01 404 Brock Dr. P.O. Box 3517 **Bloomington, IL 61702-3517** Malcolm S. Gerald And Associates Acct# V00012986378 (Little Co. Of Mary Hosp.) 332 S. Michigan Ave. #600 Chicago, IL 60604

Resurgence Financial LLC Acct# 4417-1259-2653-5620 Legal Dept. 4100 Commercial Ave. Northbrook, IL 60062

Cardiothoracic & Vascular Surgical Assoc Acct# 37-4940896 P. O. Box 66973-SLOT 30249

Acct# 5398-4200-0077-1906 (Citibank) 2780 Main St. Buffalo, NY 14214

McKelvey Law Offices

Richard J. Kaplow Acct# SHEEHA0000 (Evergreen Care Center Acct) 808 Rockefeller Bldg-614 Superior Ave NW Cleveland, OH 44113

Cardiovascular Consultants Acct# CVC 165947 C/O Physicians Billing Service 2800 W. 95th St. Evergreen Park, IL 60805

Mutual Hospital Services Acct# 7303333 P.O. Box 663519 Indianapolis, IN 46266-3519

Saint Margaret Mercy Medical Assoc. Acct# ER730333 P.O. Box 1000 Dyer, IN 46311

CCSI Acct# 247093 P.O. Box 10428 Merrillville, IN 46411-0428

NCO Financial Systems, Inc. Acct# 4862-3623-6577-4531 P. O. Box 15894 Wilmington, DE 19850

Southwest Orthopedics Acct# 254 2850 W. 95th St.- #11 Evergreen Park, IL 60805

Consultants In Clinical Pathology LTD Acct# 0000656CCP 37416 Eagle Way Chicago, IL 60678

Oak Forest Hospital Acct# 5188-7503-5108-8516 15900 S. Cicero Ave. Oak Forest, IL 60452

Dr. Schiappa At Oak Forest Hospital Acct# 219637 15900 S. Cicero Oak Forest, IL 60452

Oak Lawn Fire Dept. Acct# Inv. #032782-0 6451 W. 93rd Place Oak Lawn, IL 60453

Evergreen Anesthesia And Pain Management Acct# 52695 and 41352 185 Penny Ave. East Dundee, IL 60118

Pro-Rehab Services Acct# 99-1-11 and SHEENANC 6400 College Dr. Palos Heights, IL 60463

Case 07-10779 Doc 1 Filed 06/15/07 Entered 06/15/07 15:10:25 Desc Main Document Page 38 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE) Chapter) Bankruptcy Case No.)
	Debto	r(s)
		DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet
DADT	EL DE	June 15, 2007
A.		CLARATION OF PETITIONER Date: completed in all cases.
given r filed pe I(we) c States I petition	(s), corpo my (our)at etition, sta consent to Bankrupton, I(we) u	concetta M. Sheehan and , the undersigned rate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have torney, including correct social security number(s) and the information provided in the electronically tements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United by Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 707(a) and 105.
В.	To be debts a	checked and applicable only if the petitioner is an individual (or individuals) whose are primarily consumer debts and who has (or have) chosen to file under chapter 7.
	4	I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.
C.		checked and applicable only if the petition is a corporation, partnership, or limited y entity.
		I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.
	Signatur	(Debtor or Corporate Officer, Partner or Member) Signature: (Joint Debtor)